

ADDENDUM# 1  
THIRD PARTY CLAIMS ADMINISTRATION SERVICES  
Bid # 6727RFP

October 24, 2019

The attention of bidders submitting proposals for the above-referenced project is called to the following Addendum to the specifications. The items set forth herein, whether of omission, addition, substitution or other change, are all to be included in and form a part of the proposed Contract Documents for the work. Bidders shall acknowledge this Addendum in the bid response.

**RFP Proposals shall be received no later than November 8, 2019 at 2:00 PM.**

Q1: Can we get a claim count for this RFP.

**A1: This information is provided in the WC and SIR Loss Summaries attached to this addendum.**

Q2: What is the correct submission date? There are two listed (11/4 & 11/8)

**A2: Proposals shall be due November 8 at 2:00 PM.**

Q3: There is no data in this liability section but it is listed in the RFP. If this is going to be included, can we get the data along with claim count?

**A3: See Attached SIR Specification and Detail Loss Reports.**

Q4: Will you consider separate administrators for the Liability and the Workers' Compensation programs or does the same administrator have to be able to administer both programs?

**A4: It is our preference to use the same vendor for both, however, the Town is open to options that are considered in the best interest of the Town. The Town's Property Coverage is not part of this RFP.**

Q5: What is the Town's current annual volume for pre-certifications/utilization review, medical bill processing, nurse case management hours and respondent medical exams for the WC program?

**A5: The Town does not maintain this information and is not available.**

Q6: What is the annual volume of workers' compensation lost time, medical only and record only claims for each of the past 3 completed fiscal years?

**A6: See the attached WC Claims by Type Report.**

Q7: What is the annual volume of liability claims by type of exposure for the past 3 completed fiscal years?

**A7: See attached SIR Summary Claim Report**



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Q8: Will loss runs be available for review?

**A8: See attached WC and SIR Detailed Loss Runs for the last 10 years.**

Q9: Do you have either of the following to share: Claim loss runs (3-5 years); If no, do you have claim counts (Lost Time and Med Only)

**A9: See Attached WC Summary Claim Report and WC Detail Claim Report**

Q10: What is due date of RFP? Proposed Selection Schedule says November 4, Instructions for Submission says November 8.

**A10: RFP submissions are due November 8, 2019 at 2:00 PM.**

Q11: Please provide a sample of most recent actuarial liability and funding indications. What is fee for and frequency of actuarial study?

**A11: See attached Actuarial Report.**

Q12: Underwriting Specific: Is West Hartford willing to consider alternative programs/carriers for WC and/or liability insurance programs? If yes, Please provide 10 years of currently-valued, detailed, ground up loss runs for all lines of business (Workers' Compensation, General Liability, Property, Excess/Umbrella, Auto Liability and Physical Damage, Cyber, Public Officials Liability, Law Enforcement Liability, School Leaders Liability, Pollution, Crime, Fiduciary, Flood)

**A12: It is our preference to use the same vendor for both, however, the Town is open to options that are considered the best interest of the Town. Property Coverage is not part of this RFP. Detailed Loss Reports are attached.**

Q13: Please confirm \$1M policy limit on WC is for Employer's Liability

**A13: Yes**

Q14: Is \$250,000 the retention for all liability coverage parts (ie: general, school, law, public officials)?

**A14: Yes**

Q15: (A) What is Property Deductible(s)? Please provide copies of all current policies, including sample contract and endorsements Workers' Compensation, General Liability, Property (including Equipment Breakdown), Excess/Umbrella, Auto Liability and Physical Damage, Cyber, Public Officials Liability, Law Enforcement Liability, School Leaders Liability, Pollution, Flood, Crime, Bond, Fiduciary, Underground Storage Tanks, Special Events, Schedules

- o Auto Fleet by Department – including make, model, year, cost new, VIN
- o Property Statement of Values – including COPE information, total insured value by building, square footage, and employee count by location

**A15 (A): Property is not part of this RFP.**



Q15: (B) Please describe or provide sample copies of the Town's hiring practices/RTW guidelines/fleet/safety best practices

**A15 (B) Our Personnel Rules Section 30-0-1 (B-H) are currently on the Town's website ([www.westhartfordet.gov](http://www.westhartfordet.gov)) under Human Resources; Return to Work Guidelines are in accordance with CT WC Statutes; Safety Best Practices are in accordance with OSHA Regulations and Best Practices.**

Q15: (C) Workers' Compensation

- Payroll by class code
- 2018/19 WC payroll audit, if available; otherwise, 2017/18 WC payroll audit
- Please provide NCCI WC Experience Mod Worksheets
- Current cost for Second Injury Fund and State Self-Insurance Assessment

**A15 (C): See attached WC Specification; 2017/18WC Payroll Audit is attached; We Do not have Mod Worksheets; Attached are State of CT 2<sup>nd</sup> Injury Fund Assessments.**

Q15: (D) Liability

- # armed officers? Does the Town employ any School Resource Officers?
- # of students for grades K-8 and # of HS students
- Please provide current inspection report for New Park Avenue Flood Prevention Levee (and any other C-rated or High Hazard dams)

**A15 (D): Yes, we employ School Resource Officers; please see SIR Specifications for number of armed officers and number of students. Property is not part of this RFP.**

Q15: (E) Miscellaneous

- Please provide additional information re: events covered under Special Events coverage

**A15 (E): Special Events Policy is attached along with Certificates of Liability for those covered events.**

- Equipment Breakdown

- Any locations with a total generating capacity greater than 250 kilowatts based on the nameplate rating of the equipment? This includes solar, wind, and any other type of facility for generating power. This does not include equipment intended to generate electricity solely on an "emergency basis", and does not include accounts previously authorized to be part of the portfolio program.
- Any locations that is a member-owned distribution substation with a transformer of 50,000 kva or larger?

**A15 (E): Property is not part of this RFP.**



Q16: Just a quick question: Under "Proposed Selection Schedule," the RFP due date is November 4<sup>th</sup>. However, it appears on the next page under "Instructions for Submission," the received date for proposals is November 8<sup>th</sup>. Can you clarify which date is correct?

**A16: RFP submissions are due November 8, 2019 at 2:00 PM.**

Q17: Is there any inventory assumption if the program moves from TPA to a new TPA?

**A17: Yes, both physical and data files. Nothing stays with old vendor.**

Q18: Can you send the RFP in a PDF that is convertible or in a Microsoft Word doc – The version in the RFP is a 'picture' version.

**A18: Yes, we will provide a "word" doc for entry purposes.**

Q19: We, for security purposes, no longer transmit information via CD's or flash drives. We can provide an e-mail electronic copy along with the hard copies (1 original/5 copies).

**A19: Unfortunately, we do not believe we can received via email at this time.**

Q20: Confirming \$10K Reserve Authority / \$0 Pre-Settlement Levels

**A20: Yes.**

Q21: What is the structure of the present program (Life of Claim vs. Life of Contract?)

**A21: Structure of programs is for the life of the contract. Scope of Services clearly defines that the new contractor will be responsible for all claims – opened or closed for the life of the contract.**

Q22: Clarification on Question 11. Are you looking for detail on payment methods or process?

**A22: The Town currently utilizes a zero balance account through TD Bank for processing of payments made by the TPA. Describe your internal process for claim payments and the banking systems available to the Town with any accompanying fees.**

Thank you for your time and consideration.

C: Lisa Michaud, Risk Manager

Attachments